

IN THE CLAIMS:

Please amend the claims as follows:

1-35. (Cancelled).

36. (New): A system, comprising:

a loan pool module to store loan-level data associated with each of one or more loans in a loan pool; and

a sample selection module to detect samples of high risk loans in the loan pool, the sample selection module including

a loan aggregation tool to aggregate the loans into a plurality of risk results based on the loan-level data, and

a sampling tool to select an amount of the loans from the plurality of risk results up to a designated target loan sample size.

37. (New): The system of claim 36, wherein the sampling tool displays a current loan sample size and the target loan sample size.

38. (New): The system of claim 36, wherein the loan aggregation tool includes an automated underwriting tool to aggregate the loans based on one or more underwriting categories.

39. (New): The system of claim 38, wherein the underwriting categories include reject, conditional -reject, prime, and sub-prime categories.

40. (New): The system of claim 36, wherein the loan aggregation tool includes an adverse selection query tool to aggregate the loans based on one or more loan parameters associated with a risk profile of the loan pool.

41. (New): The system of claim 40, wherein the loan parameters include one or more numeric field values associated with the loans.

42. (New): The system of claim 41, wherein the numeric field values include current balance, loan-to-value, combined loan-to-value, debt-to-income ratio, and days delinquent.

43. (New): The system of claim 40, wherein the loan parameters include one or more text field values associated with the loans.

44. (New): The system of claim 43, wherein the text field values include property type, documentation type, origination channel, and product type.
45. (New): The system of claim 36, wherein the loan aggregation tool includes a high risk reporting tool to aggregate the loans based on one or more high risk report categories.
46. (New): The system of claim 45, wherein the high risk report categories include fraud results, high risk locations, portfolio concentrations, borrower concentrations, and zip code concentrations.
47. (New): The system of claim 36, wherein the risk results include automated underwriting results, adverse selection query results, and high risk profile results.
48. (New): The system of claim 36, wherein the sampling tool includes a loan selection tool to select an amount of loans from each risk result to fill the target loan sample size.
49. (New): The system of claim 48, wherein the loan selection tool randomly selects the loans.
50. (New): The system of claim 36, wherein the sampling tool randomly selects loans to fill the target loan sample size.

51. (New): A computerized method, comprising the steps of:

designating a target loan sample size;

aggregating loans in a loan pool into a plurality of risk results based on loan-level data associated with each of one or more loans in the loan pool; and

selecting an amount of loans from the plurality of risk results up to the designated target loan sample size.

52. (New): The computerized method of claim 51 further comprising the step of displaying a current loan sample size and the target loan sample size.

53. (New): The computerized method of claim 51, wherein the loans are aggregated based on one or more underwriting categories.

54. (New): The computerized method of claim 53, wherein the underwriting categories include reject, conditional-reject, prime, and sub-prime categories.

55. (New): The computerized method of claim 51, wherein the loans are aggregated based on one or more loan parameters associated with a risk profile of the loan pool.

56. (New): The computerized method of claim 55, wherein the loan parameters include one or more numeric field values associated with the loans.

57. (New): The computerized method of claim 56, wherein the numeric field values include current balance, loan-to-value, combined loan-to-value, debt-to-income ratio, and days delinquent.

58. (New): The computerized method of claim 55, wherein the loan parameters include one or more text field values associated with the loans.

59. (New): The computerized method of claim 58, wherein the text field values include property type, documentation type, origination channel, and product type.

60. (New): The computerized method of claim 51, wherein the loans are aggregated based on one or more high risk report categories.

61. (New): The computerized method of claim 60, wherein the high risk report categories include fraud results, high risk locations, portfolio concentrations, borrower concentrations, and zip code concentrations.

62. (New): The computerized method of claim 51, wherein the risk results include automated underwriting results, adverse selection query results, and high risk profile results.

63. (New): The computerized method of claim 51, wherein the step of selecting includes selecting an amount of loans from each risk result to fill the target loan sample size.

64. (New): The computerized method of claim 63, wherein the loans are selected randomly.

65. (New): The computerized method of claim 51, wherein the loans are randomly selected to fill the target loan sample size.

66. (New): A computer program product including a computer readable storage medium having stored thereon computer executable instructions that, when executed on a computer, direct the computer to perform a method comprising the steps of:

designating a target loan sample size;

aggregating loans in a loan pool into a plurality of risk results based on loan-level data associated with each of one or more loans in the loan pool; and

selecting an amount of loans from the plurality of risk results up to the designated target loan sample size.

67. (New): The computer program product of claim 66 further comprising the step of displaying a current loan sample size and the target loan sample size.

68. (New): The computer program product of claim 66, wherein the loans are aggregated based on one or more underwriting categories.

69. (New): The computer program product of claim 68, wherein the underwriting categories include reject, conditional-reject, prime, and sub-prime categories.

70. (New): The computer program product of claim 66, wherein the loans are aggregated based on one or more loan parameters associated with a risk profile of the loan pool.

71. (New): The computer program product of claim 70, wherein the loan parameters include one or more numeric field values associated with the loans.

72. (New): The computer program product of claim 71, wherein the numeric field values include current balance, loan-to-value, combined loan-to-value, debt-to-income ratio, and days delinquent.

73. (New): The computer program product of claim 70, wherein the loan parameters include one or more text field values associated with the loans.

74. (New): The computer program product of claim 73, wherein the text field values include property type, documentation type, origination channel, and product type.

75. (New): The computer program product of claim 66, wherein the loans are aggregated based on one or more high risk report categories.

76. (New): The computer program product of claim 75, wherein the high risk report categories include fraud results, high risk locations, portfolio concentrations, borrower concentrations, and zip code concentrations.

77. (New): The computer program product of claim 66, wherein the risk results include automated underwriting results, adverse selection query results, and high risk profile results.

78. (New): The computer program product of claim 66, wherein the step of selecting includes selecting an amount of loans from each risk result to fill the target loan sample size.

79. (New): The computer program product of claim 78, wherein the loans are selected randomly.

80. (New): The computer program product of claim 66, wherein the loans are randomly selected to fill the target loan sample size.